

AMENDMENT TO THE SPECIFICATION

Please amend the paragraph beginning on page 2, line 5 to line 13 in accordance with the following replacement paragraph:

There have likewise been developed a number of computerized financial advisory systems. U.S. Patent No. 5,918,217 discloses an interface which allows a user to interactively explore how changes in one or more input decisions, such as risk tolerance, savings level, and retirement age affect one or more output values such as the probability of achieving specified financial goals. Some of these tools are available over the Internet. For example, at ~~<<http://www.armchairmillionaire.com/fivesteps/intro.html>>~~ the Armchair Millionaire provides on its website ~~there is provided~~ an interactive savings tool which explores how to build a million dollar portfolio based on total dollar inputs.

Please amend the Abstract of the invention in accordance with the following replacement abstract, which has also been attached hereto on a separate sheet pursuant to 37 CFR 1.72.

An integrated system for providing financial services having at least one workstation, which includes ~~comprising~~ a central processing unit and a video display screen; at least one host server; a communication system for transmitting information between a workstation and at least one host server; and an application interface operable on the workstation for accessing at least one finance-related software application. A workstation operable with the system is also provided. The system provides timely, proactive financial advice. Investors are afforded the opportunity to set and achieve investment goals based on real-time financial data and the ability to access financial calculators. An authentication system that provides a mechanism by which a user may move between workstations and retain all of the attributes of their own computer, i.e., applications entitled and the user preferences, is also provided.